

In the claims:

Please amend the claims as follows, and please also add new claim 8 as follows.

1. (Currently amended) A method of providing for a money transfer over a network, comprising ~~the steps of~~ in which:

a) a stamp issuer provides to a sender providing a stamp having a face value and a lifespan both indicated on the stamp, the stamp being a string that is a concatenation of two or more fields including the face value and the lifespan, with at least one of the fields calculated according to a prescription involving a hashing or encryption of a concatenation of others of the fields or of some other field not part of the stamp;

b) the sender affixes affixing the stamp to an e-mail and sends the e-mail to a recipient; and

c) allowing the recipient of the e-mail redeems the stamp for the face value by presenting the stamp to a predetermined entity;

wherein the predetermined entity provides the face value to the recipient only to obtain value for the stamp if the stamp is presented to a predetermined entity the predetermined entity for the stamp value within the lifespan indicated on the stamp.

2. (Original) A method as in claim 1, wherein the stamp is a concatenation of a set of fields, the set comprising:

a) an issue time;

b) a lifespan;

c) a stamp value; and

d) a first-hashed field that is a hash of a concatenation of all of the preceding fields and, in addition a secret constant known only to the stamp issuer.

3. (Original) A method as in claim 2, wherein the first-hashed field is a predetermined truncation of the output of the hash of the concatenation of all of the preceding fields and, in addition a secret constant known only to the stamp issuer.

4. (Original) A method as in claim 2, wherein the set of fields of which the stamp is a concatenation further comprises a second-hashed field that is a hash of the issue time field, the lifespan field, the stamp value field, and the first-hashed field.

Q' 5. (Original) A method as in claim 4, wherein the second-hashed field is a predetermined truncation of the output of the hash of the issue time field, the lifespan field, the stamp value field, and the first-hashed field.

6. (Original) A method as in claim 4, wherein the set of fields of which the stamp is a concatenation further comprises a digital signature field that is a digitally signed encryption of the issue time field, the first-hashed field and the second-hashed field, wherein the encryption is performed using a private key of the stamp issuer.

7. (Original) A method as in claim 4, wherein the set of fields of which the stamp is a concatenation further comprises a digital signature field that is a pre-determined truncation of the issue time field, the first-hashed field, the second-hashed field, and a secret constant, known only to the stamp issuer and other qualified parties.

Q2 8. (New) A method as in claim 1, wherein the predetermined

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entity is the stamp issuer.

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